

# The Protector of Finance

Tales of Resilius Marvel, Guardian of Bank Treasure

By WELDON J. COBB

## MY LADY VITRIOL

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THERE was no shadow of a doubt in my mind as I entered the offices of the United Bankers' Protective association that Resilius Marvel was studying out a new "case." He nodded to me in an abstracted way. On the glass-slatted table before him were a dozen or more little rolled-up wads of paper. I knew they represented puppets he had been moving about, shaking up, almost talking to, almost making them talk to him—separating, combining, analyzing, in fact winnowing facts with a sieve of probability.

"I think I've got it," he said, sweeping his mimes from the table with an air of precision and finality. "You have come in at the finish, probably. You were in at the start, so you will have a glimmering idea of what it is all about when I speak one word—Ransome."

"That is suggestive," I told Resilius Marvel, "but scarcely enlightening. I fancied that Allison Ransome was a chess player in the suppressed sensations of local banking circles."

"What! with one hundred thousand dollars unaccounted for, and the gap placed with all hands around?" derided the great one. "Hardly!" Ransome had been anybody's friend and everybody's favorite. He had broken into banking about a year previous in the eager, rollicking fashion of a college lad full of financial theories and expecting some day to gain a presidency in a jump. His uncle was the big man in the Unity National bank, and Allison skipped over messenger service, "the books" and the currency pen in a very brief period, and had charge of the ponderous and opulent money vaults with three men to help him fill an easy job.

Then one day a big sensation was born at the Unity National. Ransome and a bank policeman who had left the institution two hours previous, the former handcuffed to a treasure satchel, returned, both of them white-faced and scared looking. They bore the satchel casually enough now, for one side of it showed a circular gash with half the surface flapping loose, and emptiness where there had been fifty thousand dollars in neatly packed and labeled national bank notes.

In a word, this happened: A bank at Riverton, a suburb twenty miles out, had made a special deposit of the money noted, subject to call and personal delivery when required. It was a special fund and a larger sum in ready cash than the suburban bank cared to risk carrying. Besides that, the transaction was trusted by the Unity National. The call of that morning had been anticipated for several days. Ransome was deputized to deliver the money and bring back a receipt.

He never qualified for the receipt and he and his guard never got as far as the suburban bank. Once aboard the train and occupying one seat together, in order to rest comfortably the handcuff was unlocked and the satchel was set on the car floor. The guard retained hold of the end of the chain, and Ransome set his feet firmly on the satchel so it could not be budged without his knowing it.

Lo and behold! In spite of all their precision, as they neared the end of their brief journey and lifted the satchel to rehandcuff it to the wrist of Ransome, it was discovered empty. That is, some one occupying the seat directly behind them had reached under the tilting footboard, had inserted a keen shoe blade within the leather receptacle and had quietly lifted out its contents. The train had stopped at all local stations, so the clever thief might have left the train at any one of six stops.

Not a soul recalled even noticing the missing passenger. The shoe knife was found on the car floor. Also a cane, light and somewhat peculiar as to its end fitting—of which more anon. It was now in the possession of the man who had reawakened in my mind the little history I am trying to epitomize in my struggling, faulty way.

Neither money nor thief was found. No possible blame could attach to young Ransome. It marked him, however, as an unlucky wight with a big loss to his record. Then followed a happening that placed him in the "hoodoo" class. It was in connection with the bank cash reserve, the real strength and sinew of the institution, kept sacred and apart within the holy of holies of the Unity National. When foreign capitalists visited the bank, or it was policy and business to impress a client, or ruralite correspondents were in evidence, it was the practice to show them over the institution, winding up with a view of the treasures of the great inner vault where real money was really kept.

As in all large banks the Unity National maintained its actual cash reserve in permanent form. Thus there were packages representing \$10,000, \$50,000, even \$100,000. In these the notes were of large denomination, mostly \$100, \$1,000, and some \$10,000 bills. To facilitate the work of the bank examiner, these packages were originally verified and sealed at the local sub-treasury and stamped as to amount officially. When the government examiner visited the bank he

would simply count the packages, accepting their stamped value, tossing them aside and aggregating amounts, even as you and I the small change for a dollar.

One day it was necessary to use a large amount of the reserve cash, a \$50,000 package included in the aggregate was found to contain, instead of fifty \$1,000 bills, exactly fifty ones. That package had been passed from hand to hand for over a year, its stamped value always accepted without hesitation. The cord enclosing it, duly covered with government seals, was apparently all right. There was nothing in the exterior appearance of the package to indicate tampering or substitution.

Here was a cold, clear fact, however—\$49,950 short. The sub-treasury agent looked over the opened package, casually inspected the coverings, and calmly called attention to three facts that were incontrovertible: the string was not government string, the wax in the seals was not government wax and the paper enclosing the package did not bear the government water mark. In other words, the government disputed ever delivering the package to the Unity National. Someone had substituted the one containing the one-dollar bills a month back—two, three, six—or yesterday, or today. It was the duty of Allison Ransome to guess how it could have been done, for he was responsible for the deeds and misdeeds of the department.

Resilius Marvel had been called in. It took him a day to decide that nobody in the bank had worked the substitution. When he came to examine the wrapper that had enclosed the substituted bills, he found that it had been a discarded covering for some other package at one time, such as were thrown into the waste room. The figures had been changed, but the official stamp helped through the imposition. As to the seals, they had been broken in opening the package, so their recent real condition could not be estimated.

At the time I was a silent lounge in a dark corner in Marvel's private office when he held a rapid fire colloquy with this same Allison Ransome. I felt sorry for the young fellow, for he was so artless, so distressed, so clear in his statements, that there was not a false note palpable in what he said. He had brought the visitor's register with him. Spread out on the same glass-topped table where I now confronted Marvel, the twin went over it line by line.

There were foreign and sight-seeing visitors, soon disposed of. The representatives of country banks came under cynosure with no results warranting suspicion. Every name on the register was tallied off quite satisfactorily until they came to a delicate line announcing Miss Vera Titchener. "Credited to whom?" Marvel had challenged, keeping his finger on the pencilled initials after the name and looking Ransome squarely in the face, who flushed like a schoolboy and blurted out:

"Myself."

I noticed Marvel just there start slightly. "A friend—a relative?" "A friend, yes," answered Ransome; "well, I might better say an acquaintance. I knew the lady only casually at the time. She expressed a wish to go through the bank and of course I had to be courteous. Then she brought a friend. She was very much interested in bank details, saying her father and her uncle had been in that line once."

"Tall, fair?" insinuated Marvel, and I knew he was prompted to pursue the topic by the vagrant thought noted.

"Tall, fair—very fair," acceded the young fellow, with almost a sigh. "Light blue eyes—one disfigured," continued Marvel.

"Why, no!" exclaimed Ransome, with a hard stare. "What a strange question to ask, sir! Blue eyes! Disfigured! Indeed, no, sir—eyes black as a shoe, and very bright and—be-witching. I've got to say it," explained the speaker, with a slight laugh, "for to tell you the truth, I fancied I was in love with Miss Titchener at the time."

"And now?" interrogated Marvel, mercilessly.

"I have not seen her for weeks. I understand she has gone abroad."

The color of the eyes seemed to settle the matter with Marvel, and he checked off the name. After that evening I considered the case abandoned, for I had not heard Marvel mention it since. The bank quietly buried the circumstances, but young Ransome left its employ a week later. I understood that he had joined some small brokerage firm. There was no imputation as to his honesty, but the luckless loss of \$100,000 to the bank stood against him on the records.

And now Resilius Marvel, with his paper wad puppets and his mention of a half-forgotten name had revived in my mind the facts I have just stated—to prepare me, I was sure, for the second volume of what I had accounted to be a closed book.

He now said:

of the Ransome incident. I use the singular, for the substituted sub-treasury package and the rifled bank satchel were parts and parcels of one plot, schemed out by one master mind, with more to come."

"I am interested," I said, and prepared to listen. Marvel opened the broad drawer of the table to take out a long, thin article. It was a cane, slight in looks, but I found later on handling it, strong and rigid as a steel bar.

"The cane you found in the car where the satchel was ripped open," I began.

"No," he dissented; "one something like it, but this is quite another cane. Naturally, losing one, the original owner supplied his equipment with another."

"Equipment?" I repeated. "Kit is better," added Marvel. "See here."

He held it so that the lower end was directly towards me. He manipulated some clutch or screw in the handle. There protruded then from the hollow bottom of the cane a sloping piece of metal about half an inch square.

"It looks like a screwdriver point," I remarked.

"Yes," nodded my friend, "this cane is a masked screwdriver. About three months since a man, later giving the name of William Goldsmith, started to leave a street car. In doing so his foot met an obstruction. He plunged forward, struck the floor and was lifted out to the street to await the ambulance, having suffered a dislocated shoulder. The company was glad to settle with him for fifteen hundred dollars. Investigation showed that a screw holding a metal plate to the bottom of the car had come loose and worked up nearly its length. The charge of negligence against the railway company, therefore, was patent. I heard of the case quite incidentally, but when I did two points suggested immediately interested me. I had on my list an ambulance-chaser worker who had been an acrobat, and who had the power of throwing his shoulder or hips out of joint to order. His graft was to work accident, street car

"Not at all. He acted for others, and others, or rather one other, received the bulk proceeds of the clever satchel robbery. This same person received also the \$50,000 from the sub-treasury package. The work was done by another of his efficient aids—Miss Vera Titchener."

"The man who holds the strings in this double looting of the Unity National," continued Marvel, "is Malachi Purvois, banker."

"The head and front of the combination is Purvois," he re-asserted. "This is for private use only, of course, as we want no premature explosion. Now, then, a social end comes into this affair. You know how far I am away from that phase of activity. I have sent for you as an empirical co-efficient. You will cultivate Purvois, you will be invited to some social function, you will meet Miss Titchener, possibly Ferret, in a new guise, certainly Allison Ransome."

"When you have visited the inner social circle of the tribe Purvois," proceeded Marvel tersely, "report to me. I especially expect a close study and analysis of this Miss Titchener's eyes. Particularly note how far this foolish, but ingenious young Ransome is infatuated with her. This is all new to you. It will be very old to you in a week, after the mine is exploded."

I left Marvel, feeling somewhat thoughtful. I knew I left him just as he would wish. He had given me a mission to perform, with explanations, if necessary, to come later. I knew his methods so well that I accepted directions and prepared to follow them out.

Now as to Malachi Purvois, this much was interesting to me: he cleared his small private bank through our institution. He was a new-comer in the local financial community, but so precise, prompt and reliable in all his dealings that he had won considerable notice as a coming scalper on the outside of the legitimate banks. Some of his dealings had been large. His balances were not bad, he collaterated everything securely and seemed to have ample capital. So far as I could surmise he was too shrewd and going a man to commit

the folly of even knowing a Tod Ferret, or seeking as an intermediary a female bank looter, or having any use for a bank disappointment like Allison Ransome.

But Marvel knew—he always knew. There was a zest in collaborating with that great man, for in the end there was a gratifying blaze of discovery and fruition so far out of the ordinary that it was worth effort and was an enjoyable event to participate in.

It was not difficult to follow out my friend's advice as to cultivating Purvois. He had an eye to business, and a specious professional call from myself, the secretary of his clearing bank, led to a cigar, then to lunch. I made a pretense of wanting his opinion as to some Russo-Siberian bonds.

It was natural that Purvois should be familiar with these, for he had originally come, I understood, from a part of the czar's dominions where such as he had been baited and driven from pillar to post for generations. At the end of a week, in a cordial way, he invited me to a small social function at his home.

There was my wedge. Behold me, one evening, in the reception room of a gaudy apartment floor. Everything suggested the ephemeral, just as his banking quarters had—a furnishing easily convertible into cash, readily removed, of light compass and light value, but glaring and impressive in a popular sense. There were some twenty guests present. One was a leading scrapiron nabob of his class. Another borrowed at the bank on bills receivable discounts. A third was an insurance adjuster for the assured—all men of some means at the tip-top of what was best in the commercial queer street.

I had a car only, however, for the persons Marvel had named. I did not meet Ferret at all. At the table I sat next to young Ransome. He flushed at the first. Then I fancied I detected a sort of appealing eagerness to be friendly. At his right sat the

lady introduced to me as Miss Titchener.

I must say she was very attractive, but more in manner than in beauty. There was a sinuous, dallying softness to her smile that wrapped about the casual observer invitingly, though to me in a measure warningly. As to those eyes, I saw them not. Until the end of the evening once did I find the opportunity to meet them, much less to scrutinize closely. She had long lashes and a way of peeping through them sideways, an evasive trick of shifting and concealing their expression. They were black—jet black. I learned that much, but nothing more.

But I made a discovery, an important one, I learned not much later. Purvois had pressed me to remain, intimating business. It was when most of the guests had departed that he took my arm, nodded to Ransome, and we three were soon ensconced in a little boudoir of a boudoir, temporarily in use as a smoking room. On top of the lighting of the cigars, in his usual quick business way, Purvois spoke to me promptly:

"You know Ransome?"

"Very well, I am glad to say," I responded, and caught a grateful gleam from the eye of the young man in question.

"He has told me his history," proceeded Purvois. "I do not care to re-traverse it, but you of all men, from the same bank where he served, can answer one question finally—he is strictly honest, if unfortunate?"

"I think no one has ever doubted that."

"He has applied to me for the cashiership of my bank," went on Purvois in a rush of words. "I know he is untrained, or rather too quickly trained. It is only a question of plasticity as to my suggestions, and—trustworthiness. I am about to handle large sums as trustee for a Russo-American syndicate. They require heavy bonds, and this young man must qualify for a large surety."

"Any liability company would furnish it, I think," was my reply to this.

What was working, and how far was my candid opinion of the honesty of young Ransome helping the plans of Resilius Marvel? I asked myself as I reached home that night. When I reported to him the next day he did not enlighten me any further than to observe:

"Very good. I see the light, and—the end."

"The end" did not seem to materialize very rapidly. In fact, at the end of the month I began to suspect that somewhere in the skein of mysteries, a strand had knotted, somehow. In the meantime I had received a blank from the Guaranty Indemnity company as one of the references of Allison Ransome, who desired, it was stated, to obtain a \$100,000 surety bond as cashier for the banking house of Purvois & Co. I had showed this to Marvel.

"Answer it in the usual way," he directed tersely.

It was five weeks after this, one evening, that Marvel flashed past me on the street with two men whose guarded way of looking forward told me they were in his company with a purpose.

"Tomorrow," he said, simply, in a low tone.

Tomorrow it was—the crisis, though not the final climax. Only a part of my breakfast was complacent. The rest of it, after I had taken up a morning paper, was ruffled and unsatisfactory.

In glaring headlines the print told of an enormous embezzlement—the cashier of the banking house of Purvois & Co. had disappeared two days previous, carrying away with him over \$200,000 in cash and securities. No trace of him was suggested. The past record of young Ransome was renewed, at some pains it seemed to me. To the public the incident seemed a fitting climax to the career of a young man who had left another bank "under suspicion of being involved in two inexplicable \$50,000 losses"—so runs the world away.

Great union in behalf of the depleted banker was exercised in stating that no possible loss could accrue to Purvois & Co., nor to their depositors, as the missing cashier had been bonded by the Guaranty Indemnity company for an amount equal to the amount of the defalcation.

I had just reached my room that evening, when a telephone call announced my friend at the other end of the line, "Come at once to the Cafe Majestic," he said.

He led me three squares away when I had joined him. I noticed that we passed the pretentious gilt and glass plate front of the Purvois banking house. Then, where a court intersected the street just beyond the place, Marvel took the lead toward a gloomy, boarded-up structure that had once been a warehouse.

Four men sprang suddenly into view as Marvel pushed open a door, but drew back as they recognized my guide. Then up two flights of stairs we went and into a lighted room. Its door was as well guarded as below. Again Marvel was in himself a password. As we came into the room I noticed two professional looking men standing near a cot. Upon it, white and motionless, lay Allison Ransome. I could not control the wave of pity that involuntarily swept over me. The rigid calm of that handsome young face was apparently that of death. Then I knew more, for my friend asked one of the physicians: "How will it end, doctor?"

"He will live, I think," was the response, made guardedly. "Some depressing narcotic, subtle as the old aqua tofana, has been administered. The purpose seems to have been to reduce mind and body to a permanent

condition of lethargy, rather than to produce a distinct toxic effect."

"You have diagnosed it right," assured Marvel. "Within an hour I shall probably know the properties of the medicine."

"That will aid us materially," was the reply.

There seemed to be a great many ramifications to the operations of Resilius Marvel. I was beginning to understand conditions. The alleged embezzlement was a subterfuge on the part of Purvois to secure a new \$100,000 from the surety company. The plan was to cause the disappearance of the unsuspecting Ransome until the conspirators were ready to embark with their loot for parts unknown.

I further knew, as Marvel entered another room, that he had discovered the men whose part it was to keep the man denounced as the absconder out of the way. Three men were ranged on a bench along the wall, handcuffed, and three men guarded them. I soon knew, too, that the end one was Tod Ferret. My friend brought a letter from his pocket and extended it with a pencil to this man.

"It's understood that I'm to get the benefit if I sign," said Ferret.

"You will go free, unfortunately, if Purvois comes to time," replied Marvel. "I promise nothing."

He dispatched a man with the letter. Within half an hour Purvois came into the room. He was pale, breathless, cowed and crushed as Marvel placed him on the rack.

"Your course can be plain or crooked, as you choose," advised my friend. "What I demand is the \$100,000 you secured from the bank in your clever raids. The surety company will protect itself. I advise you to close up business and depart for new fields after that. I regret that the policy of the banks is to avoid publicity, or you and your friends would have a long spell of rest from business activities—including my Lady Vitriol."

"Ha!" exclaimed Purvois with a spasmodic jerk of his head—"you know that?"

"She was a bold woman, with her foreign record so well known, to venture into prominence again," said Marvel. "She is waiting for you—after you have settled your bill with the bank."

It was a foregone conclusion that the prime mover in the plot, Purvois, should see his way clear to turn over the \$100,000 belonging to the bank. With a knowledge of the action of the drug administered in their possession, the physicians knew how to cope with its deadening effects, and Allison Ransome was soon out of danger.

"You gave me my cue the night you advised me of the intention of Purvois to employ the young man as his cashier," Marvel told me. "I was ready then to spring the trap as to my Lady Vitriol, but I fancied giving them a little more rope might close the net more securely. At her first visit to the bank our Miss Titchener managed to get possession from the waste paper of a rejected sub-treasury wrapper. On the second occasion she made the substitution. As to the satchel episode, she utilized what she had learned of the bank routine from Ransome, and posted her ally, Ferret."

"Ransome's uncle will be glad to see the affair cleared up," I remarked. "And a certain young lady with whom Ransome has fallen in his fealty will be glad also," added my friend. "He will find his way back to her, I am sure, a wiser and better man for his severe lesson."

"And Lady Vitriol?" I asked Resilius Marvel the next morning.

The great one drew two thin, vitreous objects from his pocket. They were delicately carved disks, exquisitely constructed and tinted. "My Lady Vitriol," he enlightened me, "was a famous Berlin beauty five years ago. She got into trouble trying to blind a grand duke or something of that sort out of jealousy. The corrosive vitriol struck her own eyes instead. All she won was banishment, notoriety and the name as I give it to you. It took me a week to account for the missing eyes of blue—another to secure these duplicates of the filmy disguise she now wears."

I looked long and interestedly at the filmy shells. They represented no mean workmanship.

"It must have taken an artist to make these," I submitted. "Yes, and my Lady Vitriol is a real artist herself in her line, as you have seen," was the reply of Resilius Marvel.

Wanted Her for Himself.

There are some good stories of Anglo-Indian life in Lady Login's newly published volume of Recollections.

One particularly amusing one hinges upon the marriage of her brother, Gen. Charles Campbell, to a Miss Wemyss at Cawnpore.

The bridegroom (writes Lady Login) appeared to take a very languid interest in the ceremony, being very slack in answering the responses. The Eurasian clerk thereupon took upon himself to prompt him in his part; but when it came to the question "Wilt thou take this woman to be thy wedded wife?" and the zealous official replied for him in a loud nasal chant, "I—I will," General Campbell electrified the congregation by turning round in a towering passion, and shouting at him:

"Thou be hanged if you do, sir!"

The effect, to put it mildly, was decidedly disconcerting to everybody; but, anyway, it put more life into Campbell's participation in the rest of the service.

Good Humor Appreciated.

"Good humor may be said to be one of the very best articles of dress one may wear in society."—Thackeray.

# INTERNATIONAL SUNDAY SCHOOL LESSON

(By REV. P. B. FITZWATER, D. D., Teacher of English Bible in the Moody Bible Institute of Chicago.)

LESSON FOR SEPTEMBER 30

THE GOODNESS AND SEVERITY OF GOD.

(Review.)  
LESSON TEXT—Daniel 9:3-19.  
GOLDEN TEXT—The Lord is merciful and gracious, slow to anger, and plenteous in mercy.—Psalms 103:8.

A profitable way to spend the hour would be to make a study of Daniel's prayer as recorded in the lesson assigned for our reading today, and have the lessons of the quarter as illustrations of the goodness and severity of God. Announcement of the plan may be made the Sunday before, and the different lessons of the quarter assigned to different members of the class to tell how they bear upon the topic of the lesson for this week. A broad analysis of Daniel's prayer is as follows:

I. Confession of the Nation's Sins (vv. 3-15). The circumstances of this prayer were extraordinary. The crisis was so serious that Daniel sought after prayer to the Lord with fasting, sackcloth and ashes. In his confession the people's sins are placed in contrast with God's righteousness. He acknowledges that their sorrows and sufferings justly belong to them. Daniel, the holy man against whom there is no record of wrongdoing, includes himself with his people.

II. Supplication for Mercy and Forgiveness (vv. 16-19). He pleads for God's anger and fury to turn away, and his remembrance of the Holy City and his chosen people. The Lord's honor was at stake. He confesses that Israel had no merit, were utterly destitute of righteousness, and pleads consideration on the ground of covenant relationship.

Another way to conduct the review would be to ask different members of the class to report on the different lessons by giving the vital and central teaching of each. The following are suggested as vital teachings of the several lessons:

Lesson 1. God is absolutely holy, therefore those who have been sanctified by fire from the heavenly altar are qualified for his service.

Lesson 2. He who turns away from the Lord shall be judged by the Lord.

Lesson 3. In Hezekiah's reformatory work the Passover Feast was restored, showing that the only way to get people to return to God is to gather them around the Cross of Christ—the Atonement by Blood.

Lesson 4. Though our unfaithfulness and cowardice have shamefully humiliated us, we should turn to God in prayer.

Lesson 5. God's gracious invitation is extended to all without money and without price.

Lesson 6. No matter how wicked one may have been in his apostasy from God, if he sincerely repents, God will be found of him.

Lesson 7. Regardless of one's age and experience, God can use him in doing mighty work if he will but open his heart unto him.

Lesson 8. The Word of God found and read will mightily convict of sin, and transform one's life and environment.

Lesson 9. God's predictions as to the captivity of Israel were fulfilled to the letter. Nothing shall fail of that which God has said he will do.

Lesson 10. Jehovah is the shepherd of captive Israel, and will surely gather them out from their wanderings and save them.

Lesson 11. One should be unflinchingly loyal to God under all circumstances.

Lessons 12 and 13. God is able to deliver those who trust him, from fire and from wild beasts.

When God Probes.

God loves us too much to let what would hurt us stay with us. So, because of this love, he himself is willing to hurt us in order to save us from the greater hurt. Probing is done in order to get rid of something that would injure. And so, as Prebendary Webster has said: "Do not be afraid of God's probing. He never wounds except to heal. He never humbles except to exalt. Do let God deal with you; do not be afraid of his probing." Most of us have been afraid of it; we may be dreading it just now. We shall not fear if we remember what kind of love is back of it: that all-sacrificing love that died for us on the cross. So we can safely, gladly let ourselves go utterly into his hands and ask those nail-pierced hands to do with us what they will. Then he can begin to show us his love as we may never yet have known the meaning of love.—Sunday School Times.

Need to Catch Vision of God.

When we are content to live on the lower levels of life it is because we haven't caught the vision of God.—L. K. Smith.

Martyrdom Sublime.

Christianity has made martyrdom sublime and sorrow triumphant.—E. H. Capin.

The Mother's Influence.

There never yet was a mother who taught her child to be an infidel.—Henry W. Shaw.



I MUST SAY SHE WAS VERY ATTRACTIVE, BUT MORE IN MANNER THAN IN BEAUTY.